



Order Filed on November 14, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
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In Re:

**GARY J. GALLO and
DEBORAH L. GALLO, Debtors, and
WENDY HOPPER, Codebtor**

Case No.: 17-14006-MBK

Judge: Michael B. Kaplan

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2013 FORD TRUCK ESCAPE-4 CYL. UTILITY 4D SEL ECOBOOST 4**

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: November 14, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Gary J. Gallo and Deborah L. Gallo
Codebtor: Wendy Hopper
Case No.: 17-14006-MBK
Caption of Order: Consent Order Modifying Stay as To Personal Property

1. The 11 U.S.C. §§ 362(a) and 1301 Stays as to Capital One Auto Finance, a division of Capital One, N.A., its successors and/or assigns ("Movant"), with respect to the personal property of the Debtors described as a 2013 FORD TRUCK Escape-4 Cyl. Utility 4D SEL EcoBoost 4, V.I.N. 1FMCU9H97DUA54365, in accordance with the agreement of the Debtors and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant,

Debtors agree:

(i) as of October 23, 2019 the Debtors are current to the Movant, and

(b) Debtors will resume making all future regular monthly installment payments of \$527.76 (subject to changes for taxes, insurance costs and late fees, if any) beginning on November 13, 2019; Debtors will timely make each payment in accordance with the terms and conditions of the loan document between Debtors and Movant.

2. Debtors will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtors will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$306.00 for attorney's fees and costs.

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Debtors: Gary J. Gallo and Deborah L. Gallo
Codebtor: Wendy Hopper
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3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
4. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtors, Codebtor, counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stays imposed under 11 U.S.C. §§ 362(a) and 1301 and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a foreclosure sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted immediate relief from the automatic stay provisions of Sections 362 and 1301 of the Bankruptcy Code (11 U.S.C. §§ 362 and 1301) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a foreclosure sale of the motor vehicle.

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Debtors: Gary J. Gallo and Deborah L. Gallo

Codebtor: Wendy Hopper

Case No.: 17-14006-MBK

Caption of Order: Consent Order Modifying Stay as To Personal Property

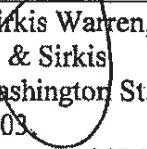
6. Debtors may default and cure the default under the Consent Order one (1) time. If Debtors default a second (2nd) time, Movant may serve a notice of default in accordance with

Paragraph 4, *supra*, but Debtors will not be granted an opportunity to cure the default.

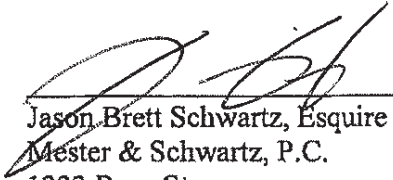
7. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

8. Debtors waive the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



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Attorney for Debtors



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1333 Race St.
Philadelphia, PA 19107
Attorney for Capital One Auto
Finance, a division of Capital One,
N.A.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Gary J Gallo
Deborah L Gallo
Debtors

Case No. 17-14006-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db/jdb +Gary J Gallo, Deborah L Gallo, 1100 Grand Street, Phillipsburg, NJ 08865-3609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor Bank Of America, N.A. ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Joan Sirkis Warren on behalf of Debtor Gary J Gallo joan@joanlaverylaw.com
Joan Sirkis Warren on behalf of Joint Debtor Deborah L Gallo joan@joanlaverylaw.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor BANK OF AMERICA, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9